

From: [redacted]
Sent: Friday, December 29, 2006 1:35 AM
To: Taskforcecomments
Subject: A simple protection protocol

Dear Sir/Madam:

As someone who was victimized by a group of identity thieves and went through a rather prolonged, but successful recovery of funds, might I suggest the following rather simple protocol to thwart the scurvy-ridden dogs, e.g., require that any time a financial institution (bank, credit card company, S&L, etc.) is given a customer's SSN, there must be two identifiers put in place which come into effect AFTER the correct SSN for the account is given:

- * The answer to a question such as "What is your mother's maiden name?"
- * The question itself.

The contact person at the financial institution would ask the caller to provide first the question, then the answer.

While not 100% effective, a protocol such as this would significantly reduce access to accounts which are presently only "protected" by the SSN itself. When my identity was stolen all the crooks needed to get access to my bank account was my SSN, which I had conveniently supplied for them on my application for a WA state business license, which they stole from my mailbox.

The cost to modify the financial institution's software program to accommodate this screen surely is trivial compared to the time, effort and money spent on this national scourge. Some institutions already have the "What is your mother's maiden name" feature.

With thanks for your time, I am,

Sincerely yours,
[redacted]